



**MAMMOTH LAKES FIRE PROTECTION DISTRICT  
STATION 1, 3150 MAIN STREET  
MAMMOTH LAKES, CA 93546**

**BOARD OF FIRE COMMISSIONERS  
12:00PM, OCTOBER 19, 2021  
MEETING AGENDA**

NOTE: In compliance with the Americans with Disabilities Act, if you need special assistance to participate in this meeting, please contact the Fire District (760) 934-2300. Notification 48 hours prior to the meeting will enable the Fire District to make reasonable arrangements to ensure accessibility to this meeting. (28 CFR 13.102-35.104 ADA Title II)

NOTE: Materials related to an item on the agenda, submitted to the Fire District Board after distribution of the agenda packet are available for public inspection at the Fire District Office, 3150 Main Street, Mammoth Lakes, California during normal business hours.

NOTE: This meeting will be conducted pursuant to the provisions of the Governor's Executive Order which suspends certain requirements of the Ralph M. Brown Act. To participate in the Board meeting via Zoom, please contact [caroline@mlfd.ca.gov](mailto:caroline@mlfd.ca.gov) for the link. Public comments can also be submitted to [caroline@mlfd.ca.gov](mailto:caroline@mlfd.ca.gov) prior to the meeting.

- 1) CALL TO ORDER – ROLL CALL
- 2) APPROVAL OF THE SEPTEMBER 21, 2021 MEETING MINUTES (pages 3 – 8)
- 3) SPECIAL PRESENTATIONS
- 4) GENERAL PUBLIC COMMENT  
Any person may address the District Board on any subject pertaining to District business, which is not listed on the agenda. This comment is provided by the Ralph M. Brown Open Meeting Act (Government Code § 54950 *et seq.*) and may be limited to three (3) minutes for any person addressing the Board. Please complete a “Request to Speak” form and submit it to the District Business Office Manager.
- 5) CONSENT AGENDA
- 6) BUDGET
  - a) Budget Variance Non-Grant YTD (pages 9 – 10)
- 7) OLD BUSINESS
- 8) NEW BUSINESS
  - a) Request approval of 3% annual merit adjustment for Fire Chief Frank Frievault, as per his current Employment Agreement, Article II, Section 2b, to be effective 11/1/2021

- b) Property Insurance Increase (page 11)
  - i) Letter of Notification

9) REPORTS, REQUESTS, AND COMMUNICATIONS FOR BOARD REVIEW

10) DISTRICT CHIEF COMMENTS

- a) Association review of new District Salary Schedule in progress
- b) Eastern Sierra Climate and Communities Resilience Project (page 12)
  - i) CDFW - \$3,384,269 awarded to ESCOG
  - ii) CalFire - \$4,913,908 awarded to ESCCRP Phase 1 (2,156 acres)
- c) 11/10/21 – Department of Insurance to hold Public Discussion on Mitigation in Rating Plans and Wildfire Risk Models
- d) Recent Incidents
  - i) Snowcreek Fire
  - ii) Commercial Vehicle Rollover
  - iii) LPG Pipeline Leak
- e) Zonehaven Evacuation Program

11) BOARD MEMBER COMMENTS

12) LEGAL COUNSEL ADVICE

13) MLFPD ASSOCIATION COMMENTS

14) ANNOUNCEMENTS

15) ADMINISTRATIVE BUSINESS

16) ADJOURNMENT

This agenda was posted in public view on the Town of Mammoth Lakes public bulletin board, and at Mammoth Lakes Fire Protection District, Fire Stations 1 and 2, 3150 Main Street and 1574 Old Mammoth Road on October 15, 2021.



**MAMMOTH LAKES FIRE PROTECTION DISTRICT  
BOARD OF FIRE COMMISSIONERS  
MEETING MINUTES  
SEPTEMBER 21, 2021**

- 1) CALL TO ORDER – ROLL CALL
  - a) *The meeting was called to order at 12:02PM.*
  - b) *Board Members present: Carole Schilz, Secretary; Bret Bihler, Chair; John Mendel, Commissioner; Buck Wahl, Vice Chair*
  - c) *Board Members absent: Roger Curry*
  - d) *MLFD Staff present: Frank Frievalt, Fire Chief; Caroline Sanderson, Office Manager; Ales Tomaier, Division Chief; Scott Walker, Division Chief; Bob Rooks, Division Chief; Natalie Morrow, Division Chief; Tyson Kaylor, Engineer*
  - e) *Legal Counsel present: Jeremy Ibrahim*
- 2) APPROVAL OF AUGUST 17, 2021 MEETING MINUTES
  - a) ***John Mendel moved to approve the minutes, Carole Schilz seconded the motion, and all the Board members present were in favor. Roger Curry was absent.***
- 3) SPECIAL PRESENTATIONS
  - a) State of the District Address
    - i) *Chief Frievalt said that he included this item on the agenda but didn't need to give the Board the entire presentation if they listened to it at the September 1<sup>st</sup> Town Council meeting.*
    - ii) *John Mendel asked if there was any feedback after the presentation was given to Town Council, to which Chief Frievalt replied that there was a follow-up discussion via email about fuels management in the Mammoth Lakes area. Chief Frievalt said that Council was very concerned about MLFD's staffing and operations limitations. He believed that his State of the District presentation had helped them to understand that MLFD's service levels were not keeping pace with the Town's growth. Chief Frievalt also said that he had been encouraged by council members to pursue another ballot measure in June 2022.*
    - iii) *Bret Bihler said that he had attended the Town Council meeting via Zoom and heard Chief Frievalt's presentation.*
    - iv) *Carole Schilz asked if the presentation would be available on the Town's website, to which Chief Frievalt replied that it would, and that he would also forward the Board a link to it.*
- 4) GENERAL PUBLIC COMMENT – *None*
- 5) CONSENT AGENDA – *None*
- 6) BUDGET
  - a) *FY 21-22 Final Budget Recommendation*

- i) Chief Frievalt noted that the Final Budget recommendation deviated very little from the preliminary budget which the Board adopted. He explained that the notes in green identified the changes.
- ii) Chief Frievalt said that in the Revenue category, the original tax roll projections ended up having two adjustments made, and that the preliminary budget was based off the AB-8.
- iii) Assistance for Hire was reduced because of lack of staffing. Chief stated that he had received several requests for assistance, but that he couldn't support them because resources were needed here to protect the town.
- iv) Total Manpower was increased to \$2,491,584 to adjust for the staff wage increase that was being discussed in ongoing labor-management meetings. Chief Frievalt emphasized that we were continuing to face recruitment and retention challenges and had agreed to address wages when the budget was healthy, which it was. He stated that the Division Chiefs' wages would need to be adjusted accordingly, in order to decrease compression. He further explained that the breakdown was basically \$190,000 for Association member increases and \$89,000 for Division Chief increases.
- v) Chief Frievalt reported that Communications had been increased to \$325,000 because we were working on updating the District's radio system. We had previously been collaborating with the County on this initiative but were now working on it with the Town of Mammoth Lakes. Chief Frievalt said that the \$325,000 represented the maximum expenditure for a new District radio communications system, and that it would be covered by transferring funds from DIF.
- vi) IT Support had been increased to because the District plans to purchase a new Records Management System (RMS) that will track incidents, training, staffing, etc. The Prevention Division would have its own system.
  - (1) Ales Tomaier reported that our current RMS, Firehouse, won't work with HTML5 and medical reporting is already separate. His hope is that we end up with a more user-friendly system.
  - (2) Chief Tomaier stated that we were looking at both ESO and Emergency Reporting, but ESO ended up buying out Emergency Reporting which made our choice easier.
  - (3) Chief Tomaier said that this would be a one-time purchase for the software.
  - (4) Bret Bihler asked how user-friendly ESO was, to which Chief Tomaier replied that currently it is probably about the same as Firehouse, but ESO is built on a new platform and continues to get better and better. Chief Tomaier also said that it integrates with Lexipol and that he was optimistic that it would improve over time and decrease our workload.
    - (a) Chief Frievalt agreed that Firehouse had reached its apex of usability and the trajectory of ESO was headed in the right direction.
  - (5) Natalie Morrow discussed the inspection programs she had been looking at.
    - (a) She reported that the MobileEyes program would cost about \$30,000 to start up and had good inspection components included.
    - (b) She stated that MobileEyes integrates agencies and contractors into the process and is very user friendly.

- (c) *Chief Morrow also noted that there are mobile checklists for each inspection location. Right now, inspection reports are created individually in the office, so productivity should increase.*
- (d) *Carole Schilz asked Natalie Morrow for additional details regarding the cost, to which Chief Morrow replied that there was a \$30,000 start-up cost and a recurring \$15,000 cost to maintain the system. She did, however, mention that the system could also provide a billing service for us, so it would take some of the workload off the Prevention staff.*
- (e) *Chief Frievalt instructed Natalie Morrow to continue to explore the features and development of the program, as well as to consider amending the fee schedule to account for the additional costs.*
- (f) *Bret Bihler asked if the Town's inspectors would input information into the shared system, to which Chief Morrow replied that they would not. Our staff would be the only ones inputting.*
- vii) *Chief Frievalt explained that he added a line item called Fiscal Stabilization Funds Transfer for the 21/22 fiscal year, which represents the Station 1 lease payment. He said that as of now, \$190,000 of that has been moved to wages and \$72,000 has been designated to restructuring the CalPERS Unfunded Accrued Liability (UAL).*
  - (1) *Ales Tomaier said that we were aggressively working to pay off the UAL, but that in general, we are in much better shape than most districts. He said that CalPERS currently charges us 7% and we can refinance government debt at a lower percentage.*
- viii) *Chief Frievalt mentioned that he anticipated additional tax roll revenues coming in this year. Residential properties have been increasing in price, but commercial properties have been declining, so we didn't end up seeing a tax roll increase.*

## 7) OLD BUSINESS

- a) DIF Study with TOML and MCOE
  - i) Anticipated cost \$3,000
  - ii) *Chief Frievalt reported that the Town collects our DIF and charges us a 4% administrative fee. To fund part of the study, the Town agreed to apply the administrative fee that they would normally collect to the total cost, which will result in a savings of about \$12,000.*

## 8) NEW BUSINESS

- a) Request to approve Final FY 2021-2022 Budget (pages 17 – 18)
  - i) ***John Mendel moved to approve the Final FY 2021-2022 Budget, Carole Schilz seconded the motion, and all Board members present were in favor. Roger Curry was absent.***
- b) Request to approve Resolution 2021-02, Approving the Department of Forestry and Fire Protection Agreement #7GF21074 for Rural Fire Capacity Program award (page 19)
  - i) *Scott Walker explained that this resolution would authorize him to sign for the \$4,000 in grant money from CAL FIRE to reimburse for half the cost of new wildland PPE.*
    - (1) *Chief Frievalt said that he was delegating the leadership of these programs to the appropriate division chiefs instead of being the sole signer for grants, etc.*

- ii) **Carole Schilz moved to approve the resolution, Buck Wahl seconded the motion, and all the Board members present were in favor. Roger Curry was absent.**
- c) Request to initiate Radio System Study w/ TOML (estimated at \$30,000)
  - i) *Chief Frievalt said that this was in the budget that was just approved, and the plan was to do a deeper dive into previously unreviewed technologies than the study done by the County. The intent was to enter into an RFP with the Town of Mammoth Lakes.*
  - ii) **John Mendel moved to approve launching the Radio System Study, Carole Schilz seconded the motion, and all Board members present were in favor. Roger Curry was absent.**
- d) Request to purchase up to 4 multiband handheld radios (VHF, 700-800 mhz, LTE) to support interoperability of communication systems - \$31,582 (pages 20 – 21)
  - i) *Chief Frievalt said that, as he mentioned earlier in the meeting, we were moving forward with a radio study in partnership with the Town. He also mentioned that there was still a possibility of collaborating on a system with the County, but he didn't know what the County's status was in terms of their project. He did say the County was working with CRIS and there were still a lot of unresolved issues with that system. Chief Frievalt said that MMMSA was also in the process of rebuilding their radio system, and that it would be a business grade 700-800 MHz system. He deferred to Bob Rooks about whether our system would be able to communicate with the Mountain's.*
  - ii) *Bob Rooks explained that we still didn't know what Mammoth Mountain's end product was going to be, so there was no way of knowing if our radios would be able to talk to theirs. Chief Rooks said that the radios we're interested in purchasing cover the public safety band that already exists. They don't work in non-public safety/commercial settings, and this may be what MMSA is looking at. They will, however, allow us to talk to any system that the County decides to go with. Additionally, AT&T has improved sites throughout the county, which has improved both LTE and LMR.*
    - (1) *John Mendel asked how MLFD could be affected by what the Mountain chose, to which Chief Rooks replied that being consistent with the Mountain could greatly reduce our cost. The Mountain is also putting in a number of towers. In emergencies, the ease of getting on the same channel as their operations personnel would potentially improve response to the incident. The Mountain also has extensive support for IT, communications and radios. John Mendel stated that there was a very interdependent relationship between the Town, MLPD, MLFD, Mono County EMS and Mammoth Mountain Ski Area. Chief Rooks agreed which, he said, was why he had recently attended a meeting with the Mountain. He also said that ideally, we would like to use the same consultant as the Mountain because it would be easier to facilitate the integration.*
    - (2) *Bret Bihler asked if changing systems would mean updating all of the existing Motorolas or replacing them. Chief Frievalt replied that there were only four new radios for the Division Chiefs included in this request. That way we can begin to conduct testing, but there would be a possibility that we would have to replace all the radios in the vehicles. Chief Rooks said that that all of the mobile radios we do own, are essentially at their "end of life." He described them as true analog, non-upgradeable radios.*

- (3) *Chief Frievalt noted that the four radios would fall under a purchase agreement, so we wouldn't have to go out for bid.*
- (4) ***Carole Schiltz moved to approve the purchase of four multiband handheld radios, Buck Wahl seconded, and all Board members present were in favor. Roger Curry was absent.***
- e) Request for reimbursement of eligible conference expenses
  - i) CalChiefs
  - ii) IWCE
  - iii) *Chief Frievalt said that normally he would have submitted requests for these conferences ahead of time, but he didn't because of the uncertainty about in-person gatherings, the possibility of remote attendance, etc. He said he would put in the requests after the fact.*

## 9) REPORTS, REQUESTS, AND COMMUNICATIONS FOR BOARD REVIEW – None

## 10) DISTRICT CHIEF COMMENTS

- a) Presentation to Snowcreek Homeowners Association
  - i) *Chief Frievalt said he gave a presentation to the Snowcreek Homeowners Association and was working with them on insurance issues. The Association saw a dramatic increase in their fire insurance, which rose from \$75,000 to over \$500,000 per year. Chief Frievalt gave the Association access to the Community Wildfire Protection Plan, explained that Snowcreek was located in a fairly low risk zone, and encouraged homeowners to challenge their insurance underwriters. The group was grateful to Chief Frievalt for his assistance.*
- b) CalChiefs Conference
  - i) *Chief Frievalt said he recently had attended the CalChiefs Conference. Common topics at the event included wildfire, COVID-19 and EMS challenges.*
- c) Wildfire Risk Alignment Stakeholders Meeting
  - i) *Chief Frievalt also attended an insurance meeting with four stakeholder groups. He encouraged the groups to agree on mitigations at the parcel level that would be recognized by the insurance industry and potentially lead to reduced rates. He said he is hoping to see the benefits of some of this work soon.*
- d) IWCE Conference
  - i) *Chief Frievalt reported that IWCE was a radio communications conference at which he and Bob Rooks were asked to present. He said he was very proud that a small district such as ours could get on their radar and provide presenters for the conference.*
- e) *Chief Frievalt mentioned that he had received a call from AT&T about a proposed cell tower site at Station 2. Apparently, AT&T has been having problems with the MMSA site, and would like to pivot back to Station 2. Chief said that a request for a 70-foot tower would need to go through the Town.*

## 11) BOARD MEMBER COMMENTS

- a) *Buck Wahl said that there had been a lot of talk in town about the Eastern Sierra Climate and Communities Resilience Project that helps to clear, clean up, and create defensible space in the Mammoth area. Vice Chair Wahl asked if MLFD was involved in supporting those efforts.*

i) Chief Frievault referred back to his State of the District presentation, which was included in the agenda packet. He reviewed his slide about Eastern Sierra Wildfire Mitigation Efforts and explained that efforts are coordinated between various agencies and organizations. Though MLFD will not always take the lead on specific initiatives, we do strongly support the work, particularly that of Janet Hatfield and Holly Alpert. Chief Frievault said that MLFD's main contributions are in projects such as the Community Wildfire Protection Plan, which allows us to apply for state and federal mitigation grants.

12) LEGAL COUNSEL ADVICE

- a) Authority and requirements to hold Executive (closed) Sessions on Fire Chief recruitment
- b) Chief Frievault wanted to confirm with counsel that under the Brown Act we were allowed to hold the Fire Chief Recruitment discussions in Executive (Closed) Session. Jeremy Ibrahim confirmed that we were.

13) MLFPD FIREFIGHTER ASSOCIATION COMMENTS – None

14) ANNOUNCEMENTS – None

15) ADMINISTRATIVE BUSINESS

- a) Caroline Sanderson announced that the next meeting would be held on Tuesday, October 19<sup>th</sup>.
- b) Caroline Sanderson asked for approval to use signature stamps on the August 17 minutes and Resolution 2021-02. The Board approved.

16) EXECUTIVE SESSION.

- a) Fire Chief Recruitment
- b) The Board adjourned from their regular session and entered into Executive Session at 1:36PM.

17) ADJOURNMENT

- a) The Board reconvened from Executive Session at 2:13PM, announced that there was no action taken, and adjourned from regular session at 2:13PM.

\_\_\_\_\_  
Commissioner Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Commissioner Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Name



**Mammoth Lakes Fire Protection District**  
**Budget Variance - Non-Grant**  
July 1 through October 15, 2021

	Jul 1 - Oct 15, 21	Budget	% of Budget
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
Property Tax Revenues			
Prop. Taxes - Curr. Sec.	0	3,681,645	0%
<b>Total Property Tax Revenues</b>	<b>0</b>	<b>3,681,645</b>	<b>0%</b>
<b>Other Revenues</b>			
Filing/Misc. fees	17,166	78,000	22%
Contributions	150	3,500	4%
DIF revenue	0	300,000	0%
Rent - Paramedic	0	12,000	0%
Mono Co. Chiefs	0	7,000	0%
Assistance for hire	19,207	28,000	69%
Ambulance income	3,012	2,000	151%
<b>Total Other Revenues</b>	<b>39,535</b>	<b>430,500</b>	<b>9%</b>
<b>Interest Income</b>			
Int LAIF operating	0	10,000	0%
Int. Mono County	0	5,000	0%
<b>Total Interest Income</b>	<b>0</b>	<b>15,000</b>	<b>0%</b>
<b>Total Income</b>	<b>39,535</b>	<b>4,127,145</b>	<b>1%</b>
<b>Gross Profit</b>	<b>39,535</b>	<b>4,127,145</b>	<b>1%</b>
<b>Expense</b>			
<b>Manpower Costs</b>			
Wages - Chief	50,943	162,237	31%
Wages - Division Chief	103,065	335,000	31%
Wages - DC coverage	0	8,000	0%
Wages - secretary	19,634	67,537	29%
Wages - firefighter FT	86,798	290,388	30%
Wages - firefighter PT	85,960	271,788	32%
Extra help	71,934	63,750	113%
Overtime FT&PT	29,168	55,000	53%
Employee Retirement PERS	243,561	359,389	68%
Retirement 401a	5,447	20,001	27%
Retirement vol. incent.	0	15,500	0%
Insurance - Health/Vision	66,277	262,500	25%
Insurance - Workers Comp.	32,839	143,644	23%
Assistance for Hire	1,986	28,000	7%
Payroll taxes	15,988	67,000	24%
Volunteer incentives	571	10,000	6%
Volunteer - Captains	0	16,000	0%
Volunteer - Firefighter	0	60,000	0%
Insurance - Vol. Life	1,944	5,600	35%
<b>Total Manpower Costs</b>	<b>816,115</b>	<b>2,241,334</b>	<b>36%</b>
<b>Admin expenses</b>			
Legal	3,889	30,000	13%
Accounting	4,179	10,000	42%
Audit	0	12,000	0%
Misc. Consulting	0	3,000	0%
Publications	1,114	14,000	8%
Clothing and Personal	5,070	12,000	42%
Food	6,378	23,000	28%
Office Supplies/Postage	2,099	6,500	32%
Office equip./furnishings	2,148	10,000	21%
Insurance - liability	12,869	36,000	36%
Memberships	6,112	9,500	64%
Transportation and Travel	5,707	25,000	23%
<b>Total Admin expenses</b>	<b>49,564</b>	<b>191,000</b>	<b>26%</b>
<b>Logistics</b>			
<b>SafetyGearPPE</b>			

**Mammoth Lakes Fire Protection District**

**Budget Variance - Non-Grant**

July 1 through October 15, 2021

	Jul 1 - Oct 15, 21	Budget	% of Budget
5413 SCBA's - Compressors	2,469	3,500	71%
SafetyGearPPE - Other	431	46,000	1%
<b>Total SafetyGearPPE</b>	<b>2,899</b>	<b>49,500</b>	<b>6%</b>
Comm. Repairs/Radio	4,413	325,000	1%
Buildings and Grounds	11,779	65,000	18%
Medical Supplies	2,898	7,000	41%
Computer Supplies	2,529	22,400	11%
IT support	10,525	40,000	26%
Small tools/equip	0	15,000	0%
Hydrants	454	4,500	10%
Ambulance	495	1,000	49%
Maintenance - Equip	24,814	138,000	18%
Certification - Apparatus	3,190	4,200	76%
<b>Total Logistics</b>	<b>63,998</b>	<b>671,600</b>	<b>10%</b>
<b>Prevention</b>			
Fire Safe Council	0	3,000	0%
Prevention and Education	7,665	24,000	32%
HazMat	0	5,000	0%
<b>Total Prevention</b>	<b>7,665</b>	<b>32,000</b>	<b>24%</b>
<b>Training</b>			
Medical exams/DOT	153	15,000	1%
Training	17,924	95,000	19%
<b>Total Training</b>	<b>18,077</b>	<b>110,000</b>	<b>16%</b>
<b>Utilities</b>			
Fuel and oil	3,605	20,000	18%
Electricity	4,964	26,000	19%
Propane	1,382	30,000	5%
Water	1,541	5,500	28%
Telephone	7,500	27,500	27%
<b>Total Utilities</b>	<b>18,992</b>	<b>109,000</b>	<b>17%</b>
Mono Co. admin charge	0	112,000	0%
Sta 1 lease payment	0	262,644	0%
Replacement Fund Transfer	0	250,000	0%
<b>Total Expense</b>	<b>974,412</b>	<b>3,979,578</b>	<b>24%</b>
<b>Net Ordinary Income</b>	<b>-934,876</b>	<b>147,567</b>	<b>-634%</b>
<b>Net Income</b>	<b>-934,876</b>	<b>147,567</b>	<b>-634%</b>



**NORTHERN CALIFORNIA FIRE DISTRICT ASSOCIATION®**

**ADMINISTERED BY: ISU Insurance Services – Atwood Agency**

October 5, 2021

Dear NCFDA Member:

We would like to thank you for your continued support of the Northern California Fire District Association (NCFDA). Our group of Districts is 103 members strong and continues to provide the strength in numbers to negotiate the very best program with the lowest rates. The unity of the NCFDA, combined with the growth of the FirePlus program, has resulted in FirePlus reaching 300 districts strong in California.

Enclosed is your renewal proposal for the 11/1/2021-2022 term. As we do every year, we negotiated with the carrier to procure the best renewal possible. As we previously noted with the conditional renewal notice, this year was a very difficult renewal negotiation process.

Many markets are not writing business in California due to the severity of the Employment Practices claims and drastically increased Wildfire Risk. FirePlus was the only carrier willing to look at the entire group of districts. Your individual district's rate may have increased more or less than other members this year as the goal was to continue to be sure we had a product to offer every member. There is a strong urge from the company to non-renew any business with adverse loss history and/or high wildfire risk. We understand that could have left many members without any remotely similar option of coverage. It has always been the goal of the group to attempt to continue to be able to offer coverage to every member. The Southern California Fire District program (FAIRA), who is also insured with FirePlus, took a much higher rate increase than NCFDA. They realized, although painful, it was their best option as well. The coverage provided under the policy is still extremely robust and comprehensive. Please review your proposal carefully so you are aware of changes.

The following items are the renewal requirements needed prior to the 11/1/21 renewal:

- Terrorism Disclosure – sign, date and mark the appropriate box if you haven't already done so. Your quote will indicate the Terrorism Premium but if have already chosen to exclude the coverage, your invoice will reflect the lower premium amount.
- Review the vehicle schedule on the quote for accuracy and notify us of any discrepancies. Any changes requested after 7/25/21 may not be reflected on the quote but will follow by endorsement once the renewal is issued.
- Please return your check payment – payable to ISU ATWOOD AGENCY - via mail, according to your enclosed invoice.

If you have any questions, please contact us. Please try to get the information and payment back to us as quickly as possible as we know this is coming later than normal due to the length of the negotiations. We also understand many of you are working very hard on the fires that have hit so hard. Please know we are willing to work with you in any way possible to get this renewal done. Thank you so much for your dedication and service during these very difficult times!

Sincerely,

*Molly Christensen* *Hillary R. Erickson*

Molly Christensen, Administrator  
Hillary Erickson, Vice President





# Eastern Sierra Climate and Communities Resilience Project

Proposed Phase I Treatment: NEPA Ready Units and Units within the Town of Mammoth Lakes

*Working together to promote resilient landscapes, build fire adapted communities, and provide for safe and effective wildfire response.*

